

Financial Snapshot

Tri Counties Bank is a community-based financial institution serving businesses and individuals throughout California. Established in 1975, Tri Counties Bank is headquartered in Chico, California, with assets of almost \$10 billion and nearly 50 years of financial stability.

Tri Counties Bank offers a full range of commercial, small business and personal banking financial services with locations throughout California, access to approximately 40,000 nationwide surcharge-free ATMs, and advanced mobile and online banking.

To learn more, visit [TriCountiesBank.com/about](https://www.TriCountiesBank.com/about).

Capital, Liquidity, and Credit Strength

- **15.5% Bank-level Total Risk-Based Capital** (10% considered "well capitalized" by regulators)
- **\$4.1 billion in immediately available liquidity** representing 163% of estimated uninsured deposits
- **No brokered deposits** or Federal Reserve Bank borrowing
- **Credit risks remain historically low**, with allowance for credit losses at 297% of non-performing loans

Diverse and Granular Deposit Base

- **98% of non-maturity deposit accounts** have balances less than \$250,000
- **31% of deposit dollars** exceed the FDIC insurance limit
- **>234,000 accounts** spread across the State of California
- **50% consumer / 50% business** mix of non-maturity deposit balances
- **68 retail branch locations** with services provided across **31 counties** throughout California

TriCo Bancshares Financial Highlights

as of September 30, 2024:

- **Nearly five decades of growth and profitability**
- **Total assets of \$9.8 billion**
- **Deposit balances of \$8.0 billion**
- **Loan balances of \$6.7 billion**
- **Quarterly dividend of \$0.33 per share**



 **tri counties bank**
Service With Solutions®

Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK).

1-800-922-8742 | [TriCountiesBank.com](https://www.TriCountiesBank.com)